

Serving the 3rd Infantry Division, the Fort Stewart and Hunter Army Airfield communities



Pfc. Jacqueline Watson

Col. promotable Karl R. Horst, assistant division commander — maneuver, is pinned with the brigadier general star by Lt. Gen. John R. Vines, XVIII Airborne Corps commander, at the promotion ceremony Friday. The ceremony was held at Marne Garden.

Horst lives dream in Army

ADC-M recognized for promotion to brig. gen.

Pfc. Jacqueline Watson

3rd Inf. Div.

Ever since Col. (P) Karl R. Horst was a young child, he dreamed of becoming a Soldier. After 31 years of living that dream, Horst, 3rd Infantry Division assistant division commander (maneuver) was promoted to the rank of brigadier general Friday.

After he entered the Army as a private in 1973, he went on to attend the United States Military Academy Preparatory School in Fort Belvoir, Va., earn a bachelor's degree and receive his commission from the United States Military Academy in 1978.

During Horst's career he has been a Ranger, platoon leader, company commander, aide-de-camp to the Army Chief of Staff, special assistant to the Supreme Allied Commander in Europe, chief of staff, and now, an assistant division commander.

"We first crossed paths in

1976, when he was a Ranger student at Fort Benning," said Lt. Gen. John R. Vines, XVIII Airborne Corps Commander. "Even then he was something special. Karl Horst was the best Ranger in that class."

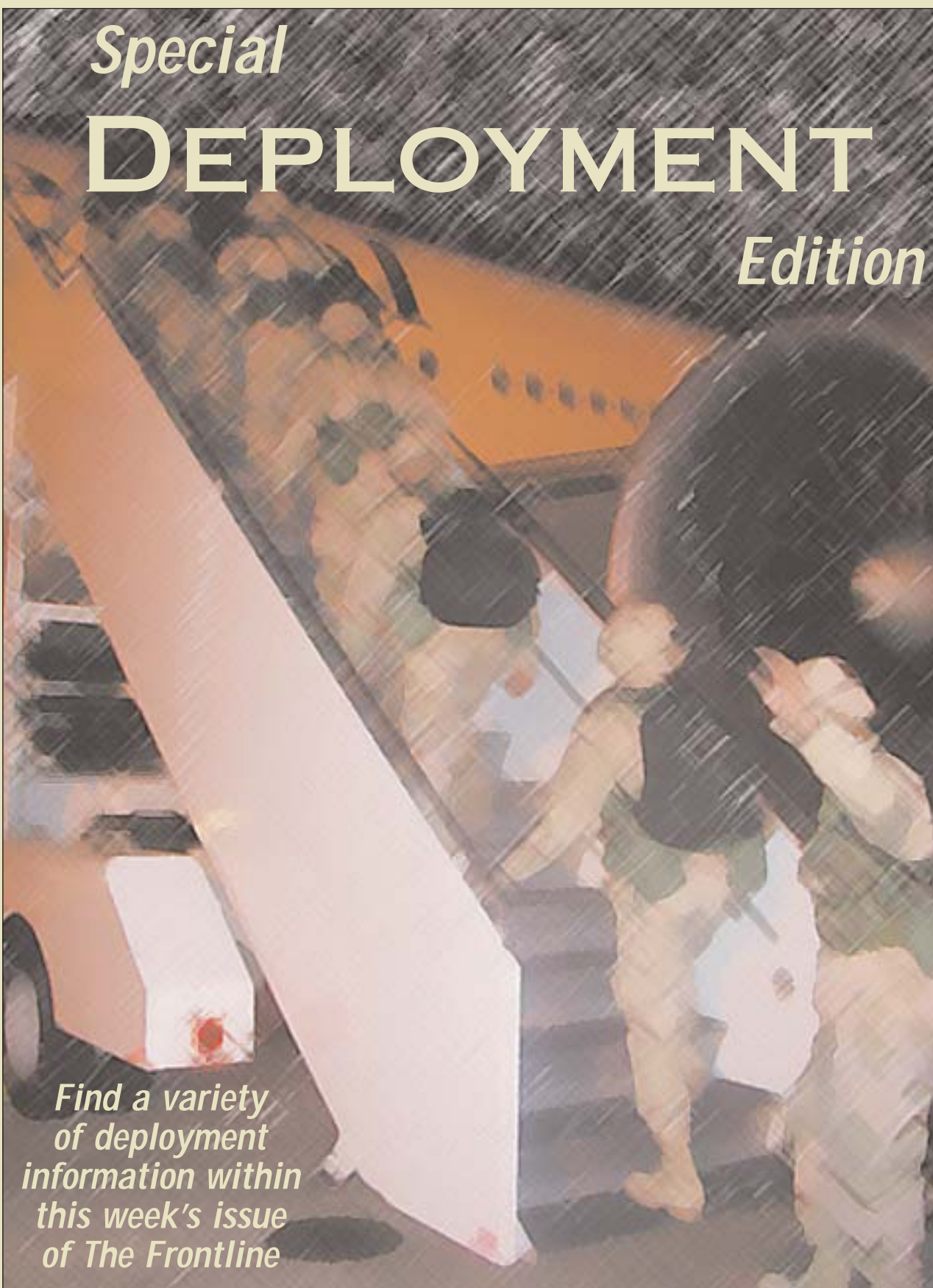
In the 82nd Airborne Division at Fort Bragg, N.C., Horst served with distinction, Vines said.

"He did the right thing for the right reason every time," he added.

His selflessness has been seen in many instances, Vines said, but specifically he pointed out the attitude Horst had when left Bragg to take command in the 3rd Inf. Div. at Stewart.

He had already served in Iraq as division chief of staff, Vines recalled. But Horst said that if the right thing to do for 3rd Inf. Div. and the Army was to go back, he and his family were there.

"I have known since I was eight years old that I wanted to be a Soldier," Horst said.



Find a variety
of deployment
information within
this week's issue
of The Frontline

Photo Illustration by Pfc. Jacqueline Watson

Huner Town Hall talks deployment

Spc. Emily J. Wilsoncroft

HQ Cmd.

The Hunter Army Airfield quarterly Town Hall meeting was held Oct. 12 in the Hunter ACS ballroom.

Lt. Col. Jeffrey J. Goble, Hunter garrison commander, chaired the meeting and Command Sgt. Maj. Lewis J. Kellam, garrison command sergeant major, was also present.

The agencies represented were the provost marshal's office, GMH Military Housing, Tuttle Army Health Clinic, the Directorate of Morale, Welfare and Recreation, post chapel, post exchange, commissary and public affairs office.

The purpose of the meeting was for Hunter community residents to be informed about recent and upcoming events on post.

It also provides an open forum for attendees to voice questions and concerns about daily life and services available at Hunter.

The two main topics brought up by Goble at the meeting were the 3rd Infantry Division's upcoming deployment and a request for suggestions about how Hunter should use its share of the million dollars it was awarded for winning the Army Community of Excellence award.

Kellam discussed the danger caused by storing items underneath carports in the housing areas.

"Using the carport as a storage facility is a no-go," he said. "We've been lucky that none of the

See MEETING, Page 5A

Bradley crews prepare for OIF3

Pvt. Dan Balda

4th Bde.

The 4th Brigade Bradley Fighting Vehicles and their crews went to the Red Cloud Golf range Oct. 15 to hone their skills in preparation for deployment in support of Operation Iraqi Freedom III.

As a part of Bradley Table Eight, the last step in the Marne Gunnery program, Bradley crews had to have at least seven kills out of 10 to qualify as a team, said Staff Sgt. James McKvian, 3rd Battalion, 7th Infantry Regiment master gunner.

The crews went through the training at two levels, one was as a single Bradley and the other as a platoon. Of the 10 chances to earn a kill on the range, five had to be fired under the cover of darkness, said Pvt. David R. Evans, C Troop, 6th Squadron, 8th Cavalry Bradley crewmember.

Evans and his squad had been at the range for 48 hours straight and managed to maintain the high standards set by his unit.

"Everybody in our troop qualified on their first time," Evans said. "We've had plenty of practice in the Bradley simulator but this was our first time using live-ammunition, so I'm very proud of how we performed out there."

"We had a lot of new people out there everybody from gunners, to drivers to



Pvt. Dan Balda

The 4th Brigade Bradley crew completes training Friday at Red Cloud Golf. TC's are new but they still did well," Evans said. "I think a lot of it had to do with the time our master gunner, Sgt. 1st Class Eubanks, put in with us to make sure we were trained up on everything."

"This training is great for the deployment because obviously you want to qualify on your main weapon just like the M-16," McKvian said. "But the other

plus to this training is that it builds unit coordination and cohesion. Everybody in the Bradley crew knows who's doing what in the turret so that they are comfortable with each other."

"Any time I can get to practice in my Bradley means I'm going to be more comfortable with it," Evans said. "I'd much rather have my Bradley than a humvee any day."

Weather Forecast

FRI

High 76° Low 56°

SAT

High 78° Low 60°

SUN

High 79° Low 58°

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Going to town....



Photos by Spc. Jimmy D. Lane Jr.

Pvt. Daniel Glynn and Pvt. Chris Marshall from B Co., 3/69 armor take cover in colored smoke to avoid being fired upon during training at the MOUT site Sunday. The training was geared toward training B Co., who was not at NTC for the rotation that took place over the summer.



(Above) Sgt. Ryan Horner from A Co. 3/69 Armor, takes aim at Soldiers entering the town.
(Below) Soldiers from 3/69 Armor role-playing civilians kneel during a call to prayer at the MOUT site. The object is to provide a realistic surrounding for Soldiers coming into the town.



3/69 Armor conducts urban training

Spc. Jimmy D. Lane Jr.
1st Bde.

Soldiers from 3rd Battalion, 69th Armor Regiment learned new skills and tactics while training at the military operations on urbanized terrain site Sunday.

Sunday's training focused on B Company, 3/69 Armor, who were not at the National Training Center when the rest of the battalion went there for training this summer. B Company trained in areas of reacting to snipers, cordon and search techniques, clearing rooms and dealing with civilians on the battlefield.

"Right now what we are trying to do is provide realistic training for B Company, who were not able to attend our (mission readiness exercise) at NTC, by using an urban setting and also by introducing civilians on the battlefield" said Capt. Richard Germann 3/69 Armor intelligence officer.

Soldiers from different elements of 3/69 Armor played different roles in preparation for the training. Soldiers played insurgents, townspeople, Iraqi police-

men and Iraqi National Guard.

"My job out here today is to play a civilian, and see how B Company reacts to the stresses of coming into a city and having to gather (intelligence)," said Spc Gary Gray, a role player with A Co., 3/69 Armor. "Basically we approach them in a manner they will have to deal with when they get deployed."

Leaders of 3/69 Armor also created a blacklist; a list of wanted insurgents. One of B Co.'s objectives was to detain Soldiers who were on the blacklist.

"I play the part of one of the guys on the blacklist," said Sgt. Ryan Horner, a role player from A Company, 3/69. "My job is to train these guys on how to react to insurgents. Once they see my identification, hopefully they will realize I am one of the guys on the blacklist."

"I think this is very important, because all Soldiers are trained to gain and maintain contact with the enemy," Germann said. "With civilians on the battlefield, you have to look at things in a different context. It's a training we are trying to replicate, and we are doing a very good job of it."



(Above) Soldiers gather around a destroyed vehicle, shouting and cheering to add to the confusing environment of the town at the MOUT site.

(Below) Staff Sgt. Solomon King conducts an after action review with Soldiers who were role playing Iraqi National Guardsmen.



Field shots help immunize Soldiers

Pfc. Ricardo Branch
Associate Editor

The 3rd Infantry Division is taking no chances when it comes to the health and well being of its Soldiers.

With the availability of nearby medical facilities, the push is on to get deploying Soldiers vaccinated for a variety of biological agents and diseases.

While many units are receiving their shots on Fort Stewart, the medics of the Headquarters and Headquarters Support Company, Special Troops Battalion are administering their shots to the unit while participating in the unit's mission readiness exercise at Evans Army Airfield, Oct. 15 through 22.

"With most of the Soldiers from the Unit of Execution and STB division staff here, we're getting them all checked as part of the Soldier readiness program," said 1st Lt. John Frasure, HHSC, physician assistant. "This means getting all the necessary shots and getting the Soldier medically ready for deployment."

"We're out here to begin vaccinations and updating of inoculations," said Pfc. Romel John Raymundo, a medic with HHSC, STB. "This is being done now because it's better to get shots here than in a potential high risk country like Iraq."

Beginning early in the morning, Soldiers line up outside the Medical

Aid station to wait their turn for shots.

"I'm out here to get shots for my deployment and keep my records up to date," said Cpl. Michael Gragert, 1st Detachment, 3rd Signal Company.

The various Soldiers and units attached to the STB are being inoculated with eight shots: typhoid, smallpox, tetanus, purified protein derivative, meningococcal, hepatitis A and B, and anthrax for the division's return to Iraq.

The aid station currently has given shots to a quarter of the Soldiers in the unit, with the goal of finishing off the entire battalion before the end of the MRX.

"Over one-third of the division has gone through the SRC process and none have refused to take the Anthrax immunization," said Maj. Johnny Vandiver, 3rd Inf. Div. senior physician's assistant.

"Though shortages in the flu vaccine are currently making headlines every 3rd Inf. Div. Soldier deploying will receive the flu vaccination," said Maj. (Doctor) Christopher Littell, chief of preventative medicine at Winn Army Community Hospital.

While the battalion trains in its tasks, the medics are busy putting their field skills to work.

"This serves as a chance to give medics real-world experience with taking blood, screening records, giving shots and all the other assigned tasks crucial to being a



Pfc. Ricardo Branch

Pfc. Romel John Raymundo, an HHSC, STB medic, administers a shot in the field to a Soldier.

medic," said Pfc. Christopher Bowen, HHSC, STB medic.

Most Soldiers who have gone to see the medics receive three to five shots with a few getting up to seven different shots.

While most people don't relish getting poked with a needle, many Soldiers agree that anything that can save their life is essential to have and they support it.

Getting shots like this is important to making sure a Soldier is safe because the vaccines can save someone's life, Gragert said.

Many of the shots being administered are done to prevent a Soldier from coming down with harmful and potentially fatal reactions to agents they may be exposed to in high-risk countries.

"Right now Soldiers are getting side effects like soreness, mild fevers, itchiness, and rashes from the smallpox, anthrax, and the typhoid vaccine," Raymundo said.

Serious reactions like fevers, joint aches, head aches, and rashes can occur in up to 35 percent of men and women from the anthrax

vaccine, according to pamphlets provided by the medics.

"I think it's great that the medics are out here keeping us up-to-date on immunization," Gragert said.

"We've been pretty successful so far, we're still here working hard and have done over 400 Soldiers in a three day period," said Pfc. Juan Cardenas, HHSC, STB, medic.

Cardens added, "With the Soldiers up to date on immunizations, the division will be better prepared when we have to return to Iraq."

Stewart phone numbers for counseling and family services

Division Mental Health
Telephone: (912) 767-2620
Location: Trailer 601E
Hours: 9 a.m. to 5 p.m. Mon. through Fri. (Closes early for Marne Time Thurs.)
Summary of Services: Evaluates Soldiers who are experiencing emotional distress. Such distress may include feelings of anxiety, depression, or moodiness.

Behavioral Health Clinic
Telephone: (912) 370-6100

Location: 1st Floor, WACH
Hours: Appointments, 7:30 a.m. to 4:30 p.m. Emergency walk-ins, 7:30 a.m. to 4:30 p.m. Monday through Friday.
Summary of Services: Provides individual counseling, group counseling, medication management, and command-directed evaluations for National Guard, Reserves, AMEDD

Inpatient Mental Health
Telephone: (912) 370-6123
Location: 3rd Floor, WACH

Summary of Services: Provides a safe, therapeutic environment for patients requiring more intensive treatment and monitoring than outpatient services can afford.

Army Substance Abuse Program
Telephone: (912) 767-5265
Location: Building 620, 1st Floor
Summary of Services: ASAP offers services for alcohol and drug abuse problems. Education is provided as well as group and individual counseling.

Social Work Services
Telephone: (912) 370-6779
Location: Trailer outside of hospital next to Emergency Room at WACH.
Summary of Services: Offers the following services: Family Advocacy Program, marital/family counseling and education and community awareness programs.

Army Community Service Center
Telephone: (912) 767-5058
Location: Welcome Center

Summary of Services: Provides a services including financial planning advice, Army Relief Program, and educational classes for Soldiers and families.

Family Life Center
Telephone: 767-8549
Location: Victory Chapel
Summary of Service: Pre-marriage and marriage education and therapy.

Military One Source
(800) 464-8107

VOICES AND VIEWPOINTS

Marne Six Sends

Take time to support our Combined Federal Campaign

This is a very busy time for all of us at Fort Stewart, Hunter Army Airfield, and Fort Benning's Kelley Hill. The Division is completing its Mission Readiness Exercise this week. The 4th Brigade and elements of Aviation Brigade are moving to Fort Polk's Joint Readiness Training Center for their Mission Readiness Exercise in preparation for their upcoming deployment.

With Halloween a little more than a week away I would like us to take the time to remind ourselves, our Soldiers and fellow workers of another way to give, that is the Combined Federal Campaign.

The Combined Federal Campaign has been extended until Nov. 6 to allow all our Soldiers and civilian

employees an opportunity to support this once a year effort to make charitable contributions and provide support to the numerous organizations doing good for all of us. Nearly \$250,000 has been contributed or pledged and 65 percent of our Soldiers and civilian employees have been contacted. We have set a goal of \$378,000.

It is vital that we let everyone know how important their contributions are to this community and our greater community of Coastal Georgia. I challenge each of you to ensure that every person — Soldier or civilian employee gets the chance to donate.

That's all I can ask — that each person have the opportunity to

make their own choice and support the charitable organization that they feel needs their support. If everyone at Fort Stewart and Hunter Army Airfield gets the chance to donate, I am convinced we will exceed our goal.

The Combined Federal Campaign has my total support and I am committed to giving everyone an opportunity to make a contribution. I ask everyone to get personally involved and give your campaign project officer's and key persons your total support.

With everyone chipping in and doing their part we will meet and exceed the goals we've set for ourselves.

Rock of the Marne!



Halloween safety tips

Provost Marshal Office

Halloween will be observed on Fort Stewart and Hunter Army Airfield Oct. 30 from 6 to 8 p.m.

The Fort Stewart Provost Marshal Office (located at building 280 on East Bultman Ave) has a limited number of free reflectorized Halloween bags for candy collection. More than 250 of these bags have already been distributed to each on-post school. Patrons can come by the military police desk anytime to pick them up.

McGruff the Crime Dog will be making his usual rounds with candy. Both Military Police stations will be open for treating on Halloween night Oct. 30. Please no tricks! Violators will be prosecuted to the fullest extent of the law.

Safety Tips:

- Do not eat perishable items such as baked goods or fruit.
- Let your children know not to cut through back alleys and fields. Make sure they know to stay in populated places and don't go outside the housing areas. Stay in well lighted areas.
- Only approach houses that have their porch/exterior lights on.
- Stay in groups of two or more.
- Know the route your kids will be taking if you aren't going with them.
- Explain to children the difference between tricks and vandalism. Throwing eggs at a house may seem like fun but they need to know the other side of the coin as well, clean up

and damages can ruin Halloween. If they are caught vandalizing, make them clean up the mess they've made.

- Explain to your kids that animal cruelty is not acceptable. Kids may know this on their own but peer pressure can be a bad thing. Make sure that they know that harming animals is not only morally wrong but punishable by law and will not be tolerated.

- Help your child pick out or make a costume that will be safe. Make it fire proof, the eye holes should be large enough for good peripheral vision.

- If you set jack-o'-lanterns on your porch with candles in them, make sure that they are far enough out of the way so that kid's costumes won't accidentally be set on fire.

- Make sure that if your child is carrying a prop, such as a scythe, butcher knife or a pitchfork, that the tips are smooth and flexible enough not to cause injury if fallen on.

- Treating your kids to a spooky Halloween dinner will make them less likely to eat the candy they collect before you have a chance to check it. We recommend Goblin Stew.

- Teaching your kids basic everyday safety such as not getting into cars or talking to strangers, watching both ways before crossing streets and crossing when the lights tell you to, will help make them safer when they are out Trick or Treating.

- Keep your pets, especially cats, indoors or inside a fenced area for the

night.

Curfew and Supervision (Fort Stewart Regulation 210-5)

- Parents must escort children age 11 and younger. (Children aged 6 through 11 may only travel unsupervised to a Youth Services Facility or school.)

- Children 11 years of age or younger, shall be inside their home or someone else's quarters between 9 p.m. and 6 a.m.; unless, they are under the supervision of an adult (18 years of age or older).

- Children who are 12 years or more of age, but less than 15 years of age, shall be inside their home or someone else's quarters between 10 p.m. and 6 a.m. unless they are under the supervision of an adult (18 years of age or older), are returning home directly from a community or school-organized function or facility, a Youth Services program, traveling to or from verifiable employment, or responding to a bona fide emergency.

- Children who are 15 years of age, but less than 18 years of age, shall be inside their home or someone else's quarters between midnight and 6 a.m. unless they are under the supervision of an adult (18 years of age or older), are returning home directly from a community or school-organized function or facility, a Youth Services program, traveling to or from verifiable employment, or responding to a bona fide emergency.

Marne Voice

THE FRONTLINE

Readers respond to the question:

"What can the 31D Cdr. do to prepare Soldiers and families for deployment?"

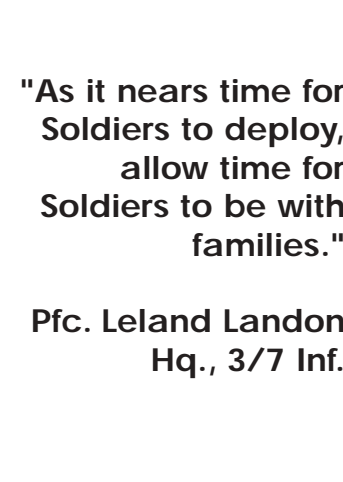
"To make sure there are enough support groups and that resources are set up to last the whole deployment."

Samantha Mathis
Sales Manager



"Keep family members on the same page as Soldiers by providing them briefings and info packets."

Sgt. 1st Class
Barry Floyd
3220th GSU



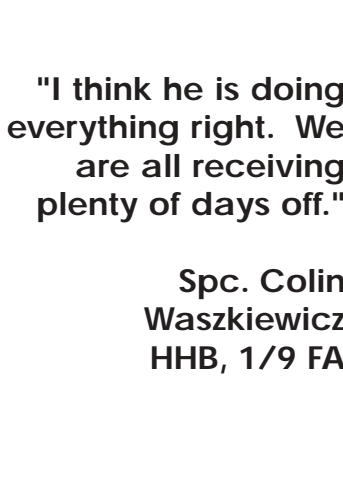
"As it nears time for Soldiers to deploy, allow time for Soldiers to be with families."

Pfc. Leland Landon
Hq., 3/7 Inf.



"Having support groups to keep families informed."

Celestine Graham
ASAP



"I think he is doing everything right. We are all receiving plenty of days off."

Spc. Colin
Waszkiewicz
HHB, 1/9 FA



"Make sure spouses are connected as a family while their husbands are gone."

Katrina Deason
Local Minister

BUSTER'S BATTERY



Voice your opinion!
Write a letter to the editor!

Send to:
Public Affairs Office
Attn: The Frontline, Editor
894 William H. Wilson Ave.
Building 600C
Fort Stewart, Ga. 31314-4941

THE FRONTLINE

MILITARY NEWS: 767-3440
ADVERTISING: (912) 368-0526
Volume 19, Number 45
Publisher
3rd Infantry Division Commander —
Maj. Gen. William G. Webster Jr.
Consolidated Public Affairs Office
Director — Lt. Col. Clifford J. Kent

This civilian enterprise newspaper is an authorized publication for members of the U.S. Army. Contents of the Frontline are not necessarily the official views of, or endorsed by, the U.S. Government, Department of Defense, Department of the Army, or U.S. Forces Command. It is published weekly using offset printing by the Public Affairs Office, Fort Stewart, Georgia

Deputy Director — Richard Olson
PAO Supervisor — Master Sgt. Gregory Kaufman
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50th PAD — Spc. Robert Adams

31314-5000. Phone number: 912-767-3440 or 767-8072
Printed circulation up to 22,000. All editorial content of the Frontline newspaper is prepared, edited, provided and approved by the Public Affairs Office of Fort Stewart, Georgia and the 3d Infantry Division and is printed by Morris Newspaper Corporation of Hinesville, Inc. a private firm in no

1st Bde. — Spc. Jimmy D. Lane Jr.
2nd Bde. — Spc. Ben Brody
3rd Bde. — Pvt. James E. Lewis
4th Bde. — Pvt. Dan Balda
Hunter Public Affairs Office
Chief — Steven Hart
HQ Cmd. — Spc. Emily J. Wilsoncroft
Advertising Staff
Advertising Manager — Maryann Wilson
Frontline Production Manager — Juanita Vandenbosch

way connected with the Department of the Army, under exclusive written contract with Fort Stewart, Georgia. The civilian printer is responsible for commercial advertising. Subscription rates are \$9 for three months, \$16 for six months and \$30 for 12 months. Rates are for third class mail, inside the continental U.S.

27 days until new homes ready

Dianne Borges

GMH Military Housing

The new junior-enlisted family housing is on schedule. Even with erosion control permit delays at the beginning of construction and Mother Nature's recent active hurricane season, the project is right on target. As a part of the Residential Communities Initiative, GMH Military Housing with partners, The Benham Companies and Centex Construction Company, pledge that in only 27 more days, the first three and four bedroom townhomes and Uniform Federal Accessibility Standards homes in the new community of



Dianne Borges

Construction continues for the Uniform Federal Accessibility Standards home in Liberty Woods.

Liberty Woods will be ready for occupancy. But the buck doesn't stop there. GMH Military

Housing will be managing the upkeep of these homes far into the future.

MEETING

from page 1A

hurricanes this season hit us, but in the event that one did, high winds could make those children's toys or bikes dangerous projectiles."

Chief Kevin Charles, provost marshal, updated attendees on the ongoing issues of speeding in housing areas and stray animals.

"In the last 90 days, we've written 20 tickets for speeding ... and other traffic violations," he said. "We've also picked up 15 stray animals from the streets and had them transported down to Fort Stewart."

Charles also addressed the new crime prevention program being put into effect, saying that a notification would be put on the windshields on any unsecured cars, due to the recent spike in theft from vehicles on post, and he said that beginning Nov. 1, AKAL security guards would be assigned to Hunter.

The representative from GMH Inez Whittington announced that by the end of December 2005, 210 new homes would be completed. She also said that the agency is now allowing storage sheds to be used throughout the housing areas.

Lt. Col. Glen Tomkins, Tuttle director, announced that due to the shortage of flu vaccines, the clinic's vaccination plan is currently on hold, but an update will be provided as soon as possible.

Millard Jones, DMWR director, said registration for intramural basketball, as well as youth cheerleading and basketball, is now open for anyone who is interested in signing up. He said the youth Halloween festivities are scheduled for Oct. 30 at

the Army Community Service building from 6 to 8 p.m.

Jones added that anyone needing additional information or with a concern about DMWR events can call him at 352-5525.

Chap. (Lt. Col.) John M. Foxworth, Hunter chaplain, informed attendees of upcoming Hunter chapel events, such as the Prevention and Relationship Enhancement Program Nov. 3, the Holiday Fun Run Nov. 19 and the Thanksgiving potluck dinner Nov. 21.

PX representative Donna Adams notified community members of ongoing and future sales being held at the store.

Michael Pulley, commissary director, introduced his new store manager, Marcus McDonald, and apologized for the cancellation of the advertised case lot sale, which was called off due to severe weather threats.

Hunter Public Affairs Officer Steve Hart gave information about the approaching 3rd Infantry Division Band's holiday concert at the Westin on Nov. 6, the Savannah Veterans Day Parade on Nov. 11, and a Thanksgiving dinner invitation extended to single Soldiers by residents of The Landings community.

Goble also introduced the new mayor of Gannam Heights, Dawn DePouli, and her vice-mayor, Stacy Gourdine.

At the end of the meeting, Goble thanked those who attended for coming and invited them to return for the next one, which is scheduled for January 2005.

Advisors say understanding Ramadan important for Soldiers

Spc. Andy Miller

122nd MPAD

CAMP AL-TAHREER, Iraq – Based on the lunar calendar, the annual Muslim holy month of Ramadan is slated to begin on or about Oct. 16, depending on when astronomers first sight the new moon. Because of this, Ramadan begins at slightly different times, depending on one's geographic origin.

For more than a billion Muslims around the world, Ramadan is observed as a "month of blessing," marked by prayer, fasting and charity. Islamic history proclaims Ramadan as the month when Allah revealed the first verses of the Qu'ran, the holy book of Islam, to Muslim's highest prophet, Muhammad, in 610 A.D.

Recitations, fasting and charity are encouraged during this time as spiritual activities that can bring a Muslim follower closer to Allah.

"It helps them achieve or come to know piety, and basically show their understanding, or appreciation for those who have less than they have," said Capt. Ray Buenteo, a civil affairs planner with Headquarters Company, 1st Cavalry Division.

Buenteo said it is important for Soldiers and other Westerners in Iraq to gain an understanding of Ramadan and other aspects of Muslim religion if they want to understand Middle Eastern culture.

"In Muslim society...everything you do in your day is guided by the Islamic religion," Buenteo said. "In order to understand the culture in the Middle East, or particularly in Iraq, you have to understand some aspects of their religion.

"Having an understanding for it, doesn't necessarily mean you have to agree to it. It helps you do your job. It's building relationships, and you can't build a relationship in this country unless you understand the people," he added.

Cpl. Michael Quintana, a 1st Cavalry Division chaplain's assistant, is in Iraq for his second tour and will experience Ramadan for the third consecutive year. For him, understanding the local culture goes hand in hand with showing respect for the local people.

"It's a respect thing as a Soldier," Quintana said. "For example if somebody doesn't celebrate Christmas, it's still important to respect somebody that does. It's the same thing."

According to cultural advisor John Houston, who lived in Muslim Egypt for 16 years, Muslims will likely take less offense from non-Muslims visiting the Middle East who show respect toward their religion. This can mean observing local customs regarding dress, and showing sensitivity toward Muslims who are fasting.

While fasting, the Muslim practitioners will not allow anything, including cigarettes and liquids, to pass their lips. The fast lasts from dawn to dusk every day during the month of Ramadan.

"If you have something to eat, try to do it as privately as possible and keep in mind the fact that people around you are very likely fasting," Houston said. "Its appreciated when you show some respect for what they're doing by not eating while they're fasting."

Houston added that during the month, religion plays a more prominent than usual role in Muslim life. He thinks this could heighten an awareness of political issues that are seen in Muslim culture as aggression against their religion. The Israeli-Palestine conflict, the Multi-National Force presence in Iraq, and what some Muslims perceive as the invasion of Western culture, will likely come to the forefront of Muslim thought during this time, he said.

"During Ramadan, people's ideas turn more toward religion, more than they do during the rest of the year," Houston said. "So people are more prone to being influenced by preachers and what they say. The political conflicts that may be thought to involve religion take a more prominent place in people's thinking."

Legal assistance in preparation for deployment

Capt. Jacob Lilly

SJA

In light of the upcoming deployment, the Legal Assistance Office is prepared to assist Soldiers with their legal concerns in various ways.

First, every Soldier will process through the Soldier Readiness Center which will ensure that those Soldiers are legally deployable. The SRC will have a full range of legal services available to Soldiers including the ability to do affidavits, powers of attorneys, notaries, and wills. However, the SRC should be viewed as the last stop on the legal chain and not a place to think about the legal issues involved in deploying for the first time.

Deploying Soldiers should already be considering legal issues which may arise while they are gone. The traditional subjects such as does a Soldier need a will

and who to give a power to attorney to must be addressed first. For answers to these questions, consult previous Ask The Judge articles or your local legal assistance attorney.

Beyond those areas, Soldiers should carefully consider the tasks that they normally accomplish and make sure that those tasks can still be accomplished by the persons left behind. Beyond that, Soldiers should consider whether they have any special legal issues, like a possible lawsuit (including paternity suits and divorce suits) that may occur while they are deployed, child support/ custody

issues, and any unresolved economic problems.

Once a Soldier has considered his or her possible



legal issues, they have a couple of

options for taking care of those issues.

First, each battalion is currently scheduling a Family Readiness Group briefing that LAO attorneys will be present

at and will brief spouses on possible legal issues and help with powers of attorneys. While there will be LAO attorneys at each of the FRG's, they will not be able to provide the individual counseling necessary for many legal problems. If a Soldier has unresolved legal issues with which they need assistance, they should schedule an appointment for legal assistance as soon as possible.

Remember, the closer the division gets to deploying, the more work LAO attorneys have and the longer it could take to get an appointment so schedule early.

An appointment is not necessary to get a power of attorney or a Form 941 car tax form. Note that Legal Assistance is open during lunch every day except Thursday for powers of attorneys and Form 941s.

If you have any questions, please contact Legal Assistance at 767-8809.

Law of war...

SJA mission crucial for every step of deployment

SJA

Legal personnel within the military, whether they are attorneys or legal clerks have a number of important missions when this Division prepares for an operation, engages in that operation, and conducts post conflict operations. Here are some of the things they do.

Each Division has Operational Law Attorneys who advise the command on laws of war and many other issues throughout the process of planning an operation or armed conflict. These people track the battle and advise the Commander on any legal issues

that arise.

Criminal law personnel are extensively involved in courts-martial. Whether prosecuting, defending or administering courts-martial, these duties often continue throughout a conflict. These courts-martial may be conducted at Fort Stewart or wherever the Division is deployed. It is not unusual to see a military courtroom, complete with Judge, on a long deployment.

Some people that have moved household goods have worked with claims personnel, when seeking reimbursement for items that were lost or dam-

aged during a move. These same claims personnel may deploy with the division to investigate and/or adjudicate other types of claims.

For example, U.S. personnel may damage the property of a host nation citizen while moving through the host nation. This is easy to imagine in a mechanized division.

In such a case, the host nation property owner may be entitled to reimbursement from the United States for the damages under the Foreign Claims Act. Legal personnel investigate the severity of the damages to protect the United States

from a false or inflated claim by the property owner.

A personal legal problem left back at Fort Stewart unattended may become very significant to a deployed Soldier. Therefore, Legal Assistance personnel try to help resolve legal issues prior to deployment. These individuals are critical in the predeployment process as they also provide wills and powers of attorney to deploying Soldiers who need them. Legal assistance personnel also deploy with the division to help Soldiers continue to manage their legal affairs throughout a long deployment.

Finally, there are always a

large number of legal questions that commanders need answered that fall within the expertise of the administrative law personnel.

To save money and time deploying, the division may buy many things it needs from host nation companies. Contracting actions of this sort may be reviewed by a contract attorney. Investigations may be conducted by or investigating officers may be advised by administrative law attorneys. Many other issues relating to funding, ethics, regulatory interpretation and a host of other areas may be answered by these personnel.

Bush revises relief act

John Meixell

SJA

President Bush signed into law the “Servicemembers Civil Relief Act” Dec. 19, 2003. This law is a complete revision of the Soldiers’ and Sailors’ Civil Relief Act.

The SSCRA provided a number of significant protections to servicemembers. These include: staying court hearings if military service materially affects service-members’ ability to defend their interests; reducing interest to six percent on pre-service loans and obligations; requiring court action before a servicemember’s family can be evicted from rental property for nonpayment of rent if the monthly rent is \$1,200 or less; termination of a pre-service residential lease and allowing servicemembers to maintain their state of residence for tax purposes despite military relocations to other states.

The SSCRA was largely unchanged from its enactment in 1940. The SCRA was written to clarify the language of the SSCRA to incorporate many years of judicial interpretation of the SSCRA and to update the SSCRA to reflect new developments in American life since 1940.

As written, the SCRA:

(1) Extends the application of a servicemember’s right to stay court hearings to administrative hearings. It now requires a court or administrative hearing to grant at least a 90-day stay if requested by the servicemember. Additional stays can be granted at the discretion of the judge or hearing official. The court must appoint counsel to represent

the servicemember if the court denies the request for an additional stay.

(2) Clarifies the rules on the six percent interest rate cap on pre-service loans and obligations by specifying that interest in excess of six percent per year must be forgiven.

The absence of such language in the SSCRA had allowed some lenders to argue that interest in excess of six percent is merely deferred. It also specifies that a service-member must request this reduction in writing and include a copy of his/her orders.

(3) Modifies the eviction protection section by precluding evictions from premises occupied by servicemembers for which the monthly rent does not exceed \$2,400 for the year 2003 (an increase from the current \$1,200). The Act provides a formula to calculate the rent ceiling for subsequent years. For 2004, the monthly rent ceiling has been determined to be \$2465.

(4) Extends the right to terminate real property leases to active-duty Soldiers moving pursuant to permanent change of station orders or deployment orders of at least 90 days. This eliminates the need to request a military termination clause in leases.

(5) Adds a new provision allowing the termination of automobile leases for use by servicemembers and their dependents. Pre-service automobile leases may be cancelled if the servicemember receives orders to active duty for a period of 180 days or more. Automobile leases entered into while the service-member is on active duty may be terminated if the service-

member receives permanent change of station orders to a location outside the continental United States or deployment orders for a period of 180 days or more.

(6) Adds a provision that would prevent states from increasing the tax bracket of a nonmilitary spouse who earned income in the state by adding in the service member’s military income for the limited purpose of determining the nonmilitary spouse’s tax bracket. This practice has had the effect of increasing the military family’s tax burden.

(7) Adds legal services as a professional service specifically named under the provision that provides for suspension and subsequent reinstatement of existing professional liability insurance coverage for designated professionals serving on active duty.

While the SSCRA specifically names only health care services, legal services have been covered since May 3, 1999 by Secretary of Defense designations. The SSCRA permitted such a Secretarial designation, but this revision will clarify this area.

Historically, the SSCRA applied to members of the National Guard only if they were serving in a Title 10 status. Effective Dec. 6, 2002, the SSCRA protections were extended to members of the National Guard called to active duty for 30 days or more pursuant to a contingency mission specified by the President or the Secretary of Defense. This continues in the SCRA.

Questions regarding the SCRA should be forwarded to Legal Assistance at 767-8809 or 767-8819.

Questions answered on report of survey system

Q: I was just told that I am being recommended for financial liability in a report of survey of my equipment that I lost in the field. My duffle bag fell out of a vehicle, and we were never able to find it. Now my unit has informed me that I must pay for all of my TA-50 that was in the bag, and this amount is more than one month’s base pay. I thought financial liability for reports of survey were limited to one month’s base pay. Why are they holding me liable for the entire amount of the equipment, and what do I do now?

A: In most reports of survey, financial liability is limited to one month’s base pay. However, in certain situations, individuals may be assessed the full amount of the Government’s loss. According to AR 735-5, paragraph 13-42, when a Soldier loses personal arms or equipment, that Soldier may be assessed the full amount of the government’s loss. Personal arms or equipment include TA-50 issued by CIF.

What you should do now is make an appointment to see a legal assistance attorney. You have seven days from the date you received notification of the survey officer’s recommendation to hold you liable, to submit a rebuttal and tell your side of the story.

Your rebuttal, along with the report of survey recommending financial liability, will then be forwarded to the approving authority for a decision as to whether you will be assessed with financial liability.

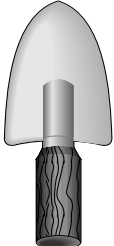
Q: I was just notified that I am being held financially liable for damage to a government vehicle that I was driving. I did not submit a rebuttal, because I didn’t think that I would actually be held liable. Now I’ve been told that the approving authority has determined that I have to pay for the damages. Is there anything I can do?

A: Yes, you should make an appointment to see a legal assistance attorney to help you submit a request for reconsideration. Your notification should have informed you that you have the right to submit a request for reconsideration. You have 30 days from the date of your notification of financial liability to submit a request for reconsideration.

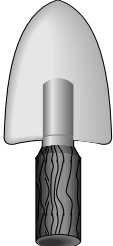
If the approving authority denies the request, the request is then forwarded to the appeal authority, who is either the assistant division commander (maneuver) or assistant division commander (support), depending on your unit designation. The appeal authority has several options. The appeal authority may deny the request, the appeal authority may direct the approving authority to reopen the report of survey for further investigation on specific issues or the appeal authority may grant the appeal in whole or in part.

Your next action should be to make an appointment with the Office of the Staff Judge Advocate, Legal Assistance Office at 767-8809.

If you accidentally discover an archaeological site on Fort Stewart:



1. Cease what you are doing immediately.
2. Notify Range Control at 767-8777.
3. Do not attempt to unearth the object or remove it.



3ID IN BRIEF

Stewart

Commissary Council
The Stewart Commissary Council, which provides the Commissary manager with customer insights, will hold its quarterly meeting Wednesday, 9 a.m. at the Stewart Commissary.
The council encourages all authorized patrons to attend.

Make a Difference Day
Volunteers are need for the annual Make a Difference Day and Community Block Party, Saturday, 11 a.m. to 2 p.m.
This is a great opportunity for family volunteering and clean housing area playgrounds. For more information, call Vickie Wiginton at 767-5058.

Women’s Conference
MWR and ACS is sponsoring their Annual Women's Conference — “Take Action”, Monday, 8:30 a.m. to 3 p.m. at Club Stewart. Conference is open to the public and free. The conference has classes such as: Women's Beauty Tips, Strong Women for Life, Investments, Hot Monogamy and Bedroom Conversations and Cooking.

Special Olympic Games
Volunteers are needed for the 2004 Winter games at Marne and Stewart Lanes, Dec. 3. Any assistance is welcome and rewarding.

Troop to GaTAPP III
The Georgia Teacher

Alternative Preparation Program is open to current or retired military, dependents, or residents of the general vicinity who hold baccalaureate degree with a grade point average of 2.5 or higher.
For more information, call 767-8331.

Trick or Treat
Trick or treating is scheduled for Oct. 30 at Fort Stewart and Hunter. Children should acknowledge the “porch light policy” from 6 to 8 p.m.
If you plan to give out candy, please turn on your porch light.

Newman Fitness Center
The facility will be closed Nov. 29, for renovation and will remain closed until completed. We apologize for any inconvenience.

Hurricane assistance
Coordinated efforts of the City Council of Richmond Hill and Fort Stewart to contribute can goods, diapers, school supplies, toiletries, money and any item used in every day activities is needed.
These items will be sent to victims of the recent disasters in Florida.
Drop off areas are the Fort Stewart Commissary and Bldg. 170. Deadline for these contributions is Oct. 31. Support for this disaster relief drive is needed.
For more information, call Windy Hunter at 572-4650.

Hunter

Spouses Club Luncheon
The Hunter Spouses Club has scheduled their November luncheon for Nov. 9 at the Hunter Club. The cost is \$10. For more information, call 927-5666.

Barber Shop
The barber shop will be closed Tuesday at noon and all day Wednesday.

Soldier/Family Day With God
The Catholic communities of Fort Stewart and Hunter are sponsoring this event Nov. 14. This is a pre-deployment opportunity for Soldiers and families to join together in worship, social activities and fun. Mass will be at 3 p.m. at the Cathedral of St. John the Baptist, Savannah, social gathering for singles and couples following mass, a youth ministry event for teens, and activities for children all in the DeSoto Hilton. At 6 p.m. there is a candle light prayer service in Madison Square to conclude the event.

Veteran’s Day Dance
American Legion Post 184 in Thunderbolt, Ga., has scheduled a Veteran's Day dance to be held Nov. 5 at Post 184 from 8 p.m. to 12 a.m. The lounge will be open at 4 p.m., and will include the Ladies Auxiliary silent auction from 7 to 9 p.m.
Active duty military and their guest will be admitted to the dance free. Dress is casual. For ticket information, call 713-

3863 Monday through Friday from 9 a.m. to 6 p.m. or Post 184 at 354-5515 Wednesday through Saturday from 4 to 10 p.m.

Holiday Bazaar
The 1st Annual Hunter Thrift Shop Holiday Bazaar is scheduled to be held next to the Thrift Shop from 10 a.m. to 2 p.m. on Saturday, Nov. 13. Private vendors, arts and crafts, gifts, and more will be available. For more information, please call the Thrift Shop at 352-0376.

Recycling Center has moved
Due to construction projects, the Hunter Recycling Center is temporarily located on Joseph Mower Street adjacent to the Hazardous Waste Facility. The public can continue to dispose of their paper, plastic, glass and can products at this facility. For more information, call 352-5987.

Hurricane Assistance
You can help the victims of Hurricane Charley and thousands of other disasters across the country each year by making a financial gift to the American Red Cross Disaster Relief Fund, which enables the Red Cross to provide shelter, food, counseling and other assistance to those in need. Call 1-800-HELP NOW or 1-800-257-7575 (Spanish). Internet users can make a secure online contribution by visiting: www.redcross.org.

Winn /Tuttle

Interested in volunteering?
Volunteers are always welcome and needed to help in general administrative and clinical areas. For more information about becoming a volunteer at Winn, call the Fort Stewart Red Cross Office at 767-2197 or Brigitte Roberts at 370-6903 or send an email to: Brigitte.Roberts@se.amedd.army.mil.

Update DEERS
Beneficiaries must keep their DEERS information up-to-date or they may not be able to receive referrals, schedule appointments or access TRICARE Online. Winn and Tuttle use DEERS information to contact you regarding referrals and appointments. DEERS information can be updated by calling 1-800-538-9552, visiting: www.tricare.osd.mil/deers/default.cfm or stopping by building 253.

TRICARE Phone Numbers
For general health care information, you can call the Humana Military Audio Library at 1-877-217-7946. If you have questions about TRICARE, you can call TRICARE at 1-800-444-5445 or the Health Benefits Office at 370-6633 or 1-800-652-9221.

Third Party Insurance
Individual's social security numbers will no longer be displayed on health insurance cards in accordance with Georgia Senate Bill 721. Individuals with private health insurance should

contact the Third Party Insurance Office at Winn upon receipt of their unique member identification numbers (policy numbers.) Call the Third Party Insurance Office at 370-6037/6947 for more information.

Training for Expectant Fathers
Baby Basic Training offers fathers-to-be the chance to ask questions and practice taking care of their child through hands-on training. The class, facilitated by a man for men, will cover topics that include how to change diapers, bathe and hold an infant to what to expect during pregnancy, labor and delivery. The class will be held 1 to 4:30 p.m. Nov. 3 in the Social Work Services building. For more information, call 370-6779.

Tobacco Cessation Classes
You must take the “Ready to Quit” class before you can take the Tobacco Cessation class. The “Ready to Quit” class is available Oct. 27 on a walk-in basis at 11 a.m. This class helps examine the reasons for tobacco use and finds the motivation to quit.
The Tobacco Cessation classes at Winn will be held 1:30 to 3:30 p.m. every Thursday from Oct. 28 to Nov. 18 or 6 to 8 p.m. every Tuesday from Nov. 2 to Nov. 23. Tuttle's class will be held 1 to 3 p.m. every Wednesday from Nov. 3 to Nov. 24. The class will help you kick the habit, whether smoking, chewing or dipping. To register at Winn, call 370-5071, at Tuttle, 1-800-652-9221.

POLICE REPORTS



- **Subject:** Private 1st Class, 19-year-old male, separate unit
- **Charges:** Driving under the influence, driving wrong way on one way street
- **Location:** Savannah
- **Subject:** Private 1st Class, 22-year-old male, 2nd Bde.
- **Charge:** Public drunkenness
- **Location:** Savannah
- **Subject:** Sergeant, 28-year-old male, separate unit
- **Charges:** Simple battery, disorderly conduct
- **Location:** Savannah
- **Subject:** Sergeant, 30-year-old male, Avn. Bde.
- **Charge:** Criminal damage to private property
- **Location:** Pooler
- **Subject:** Family member, 26-year-old female
- **Charge:** Assault consummated by a battery
- **Location:** Fort Stewart
- **Subject:** Private, 19-year-old male, 4th Bde.
- **Charges:** Assault consummated by a battery, under age drinking, drunk/disorderly
- **Location:** Fort Stewart
- **Subject:** Sergeant, 32-year-old female, Div. Sup. Bde.
- **Charge:** Failure to yield right of way to pedestrian in a crosswalk
- **Location:** Fort Stewart
- **Subject:** Private, 21-year-old male, Fires Bde.
- **Charge:** Simple assault
- **Location:** Fort Stewart
- **Subject:** Specialist, 23-year-old male, 1st Bde.
- **Charges:** Driving under the influence, no driver's license on person
- **Location:** Hinesville
- **Subject:** Specialist, 21-year-old male, 4th Bde.
- **Charge:** Criminal trespassing
- **Location:** Hinesville

- **Subject:** Civilian, 68-year-old male
- **Charge:** Driving while license suspended
- **Location:** Fort Stewart
- **Subject:** Private, 27-year-old male
- **Charge:** Assault consummated by a battery
- **Location:** Fort Stewart
- **Subject:** Sergeant, 26-year-old male, Div. Sup. Bde.
- **Charge:** Driving under the influence
- **Location:** Fort Stewart
- **Subject:** Private, 21-year-old male, 2nd Bde.
- **Charge:** Larceny of government property
- **Location:** Fort Stewart
- **Subject:** Specialist, 22-year-old male, 4th Bde.
- **Charge:** No drivers license on person
- **Location:** Fort Stewart
- **Subject:** Specialist, 20-year-old male, 4th Bde.
- **Charge:** Drunken driving
- **Location:** Fort Stewart
- **Subject:** Civilian, 40-year-old male
- **Charges:** Driving while license suspended, speeding 67/55
- **Location:** Fort Stewart
- **Subject:** Private, 23-year-old male, 2nd Bde.
- **Charges:** Aggravated

- assault (using golf club), sodomy
- **Location:** Fort Stewart
- **Subject:** Private 1st Class, 23-year-old male, 2nd Bde.
- **Charges:** Assault consummated with a battery
- **Location:** Fort Stewart
- **Subject:** Private 1st Class, 22-year-old male, 1st Bde.
- **Charge:** Wrongful use of marijuana
- **Location:** Savannah
- **Subject:** Specialist, 25-year-old male, Div. Sup. Bde.
- **Charge:** Wrongful use of marijuana
- **Location:** Fort Stewart
- **Subject:** Private, 24-year-old male, separate unit
- **Charges:** Wrongful possession of cocaine, wrongful use of cocaine
- **Location:** Greenwood, Miss.
- **Subject:** Sergeant, 24-year-old male, 1st Bde.
- **Charge:** Illegal transfer of tags
- **Location:** Fort Stewart
- **Subject:** Specialist, 27-year-old male, Fires Bde.
- **Charges:** Driving while license suspended, driving while registration suspended, driving while insurance suspended, unlawful transfer of

- vehicle decal
- **Location:** Fort Stewart
- **Subject:** Specialist, 26-year-old male, 1st Bde.
- **Charge:** Sales of a controlled substance
- **Location:** Savannah
- **Subject:** Private, 21-year-old male, 1st Bde.
- **Charge:** Assault consummated by a battery
- **Location:** Fort Stewart
- **Subject:** Specialist, 21-year-old male, 4th Bde.
- **Charges:** Driving while license revoked, speeding 63/45
- **Location:** Fort Stewart
- **Subject:** Specialist, 23-year-old male, 2nd Bde.
- **Charges:** Driving under the influence, disorderly conduct, impeding traffic flow
- **Location:** Hinesville
- **Subject:** Specialist, 21-year-old male, Div. Sup. Bde.
- **Charges:** Wrongful possession of cocaine, wrongful use of cocaine
- **Location:** Fort Stewart
- **Subject:** Family member, 29-year-old female
- **Charge:** Wrongful possession of marijuana
- **Location:** Fort Stewart
- **Subject:** Family member, 26-year-old female

- **Charge:** Theft by shoplifting
- **Location:** Fort Stewart
- **Subject:** Family member, 32-year-old female
- **Charges:** Assault, simple battery
- **Location:** Fort Stewart
- **Subject:** Sergeant, 30-year-old female, Avn. Bde.
- **Charge:** Simple assault
- **Location:** Savannah
- **Subject:** Sergeant, 31-year-old male, 1st Bde.
- **Charges:** Sale of controlled substance, use of communication facility in committing or facilitating commission of act which constitutes felony
- **Location:** Fort Stewart
- **Subject:** Private 1st Class, 20 -year-old male, Avn. Bde.
- **Charges:** Simple battery, criminal trespass
- **Location:** Savannah
- **Subject:** Private, 20-year-old male, 1st Bde.
- **Charges:** Wrongful use of cocaine, wrongful possession of marijuana, wrongful use of marijuana
- **Location:** Fort Stewart
- **Subject:** Specialist, 20-year-old male, 2nd Bde.
- **Charge:** Malingering (self-injury with intent to avoid service)
- **Location:** Fort Stewart
- **Subject:** Specialist, 21-year-old male, 4th Bde.
- **Charge:** Criminal trespassing
- **Location:** Hinesville
- **Subject:** Private 1st Class, 21-year-old male, 1st Bde.
- **Charges:** Driving under the influence, suspended tags
- **Location:** Fort Stewart
- **Subject:** Private 1st Class, 21-year-old male, separate unit
- **Charge:** Fraudulent insurance claims
- **Location:** Warner Robins

Courts-Martial

The following cases were tried by special courts-martial or general courts martial at Fort Stewart with the following results:

Special Courts-Martial
United States v. Spc. Benjamin R. Malick, C Troop, 3rd Regiment, 7th Calvary, Fort Stewart, Ga. On Oct. 15, the military judge found Malick guilty of two specifications of wrongful use of marijuana. The military judge sentenced Malick to: be confined for 75 days, reduced to pay grade E-1 and bad-conduct discharge.
United States v. Spc. Leroy Norris, 224th Military Intelligence Battalion, Fort Stewart, Ga. On Oct. 12, the military judge found Norris guilty of five specifications of wrongful possession of heroin, one specification of larceny, one specification of wrongful appropriation, and one specification of unlawful entry. The military judge sentenced Norris to: be confined for 21 months, a bad-conduct discharge, reduced to the grade of E-1 and forfeiture of all pay and allowances.

General Courts-Martial
United States v. Spc. Daniel Carlson, FSC, 4th Battalion, 64th Armor, Fort Stewart, Ga. On Oct. 13, the military judge found Carlson guilty of use of one specification of willfully disobeying a lawful order from a noncommissioned officer, four specifications of carnal knowledge, seven specifications of sodomy, and one specification of adultery. The military judge sentenced Carlson to: be confined for two years, reduced to the grade of E-1 and a bad-conduct discharge.

Desertion and AWOL penalties

Maj. Kathy Giraitis

SJA

Desertion (UCMJ, article 85) is an offense that can be punished by the death penalty only in time of war. The existence of a time of war is relevant to several offenses under the UCMJ. For example, certain offenses can occur only in time of war, while other offenses, such as desertion, are punishable by death only in time of war.

The Manual for Courts-Martial defines time of war as "a period of war declared by Congress or the factual determination by the President that the existence of hostilities warrants a finding that time of war exists."

Three offenses can occur only in time of war. They are improper use

of a countersign (UCMJ, article 101), disclosing a parole or countersign to someone not entitled to receive it, or giving the wrong parole or countersign; misconduct as a prisoner (UCMJ, article 105), unauthorized conduct for the purpose of securing favorable treatment, to the detriment of fellow prisoners of war, or, maltreatment of fellow prisoners while in a position of authority, and spying (UCMJ, article 106), lurking or acting under false pretenses to collect information for transfer to the enemy.

Although each of those offenses may have elements that occur only in a combat situation, they need not occur in time of war to constitute offenses under the UCMJ. Remember the definition of "time of war."

The death penalty can be imposed only in time of war for three offenses. They are: desertion (the last execution for desertion occurred during World War II), assaulting or willfully disobeying a superior commissioned officer (UCMJ, article 90) and misbehavior of sentinel or lookout (UCMJ, article 113), such as being found drunk or asleep at your post or leaving it before being properly relieved.

Time of war can be a factor in a number of other offenses. For example, the maximum punishment that can be imposed by a court-martial is increased in time of war for drug offenses (UCMJ, article 112a) and malingering (UCMJ, article 115). Also, the UCMJ extends the statute of limitations for certain offenses committed in time of war.

Household goods storage during deployment

Capt. Heather Herbert

Claims Judge Advocate

Q: With deployment eminent, how can I protect myself should something happen to my HHG while in storage?

A: Basic claims procedures apply in processing claims that arise from deployment circumstances. However, things are usually complicated because we don't typically inventory our property unless we PCS so there's no formal list of what we own and how much it's worth.

During the turbulent period when soldiers transition to and from deployment, the usual procedures short circuit and people cut corners. Their focus is to do the mission. All soldiers will be in a much better position to receive a fair and speedy settlement if they take the time to prepare an accurate inventory, properly safeguard high-value items and follow a few simple rules.

Again, an inventory is a key item in providing proof of ownership. Serial and model numbers should be noted when available. If items are of above average quality, soldiers may want

to video the room or take pictures of high value items.

Soldiers should not leave jewelry and other small, high value, easily pilfered items in the barracks room or in storage.

If possible, you should secure another means of safekeeping. If the unit has a secure place, such as a unit safe, then this could be used, or a safety deposit box at a local bank could be rented. This is especially critical if your goods will remain in your barracks room during your deployment. It may seem like a lot of extra work, but you must way ask yourself how you will feel if the item goes missing. Grandpa's gold watch is irreplaceable.

Try to arrange for a unit representative to be present if DPW or another contractor must enter your room to perform a repair while you are deployed.

Most importantly, gather receipts and other proofs of ownership and value for safekeeping. Make copies and store in a safe place so you will have them should a claim need to me filed.

If you have further questions regarding the claims process, please contact the Claims Office at 767-8185.

SJA

Q: My husband is deployed overseas and I would like to know if I can submit a claim for damages our property sustained while in shipment from his last duty station. Can I submit a claim in his absence?

A: According to claims regulations, the authorized agent or legal representative of a proper claimant

may file a claim on behalf of the claimant if the agent provides a power of attorney, or for a spouse, a written statement signed by the claimant. The documents authorizing the agent to submit a claim on behalf of the claimant must contain the following:

A power of attorney that authorizes the agent to file the claim on behalf of the proper claimant must con-

tain specific language granting permission to file a claim in his behalf. A limited power of attorney that only authorizes the agent to accept a shipment does not provide authorization to file a claim.

A signed statement by the proper claimant authorizing his/her spouse to file the claim in his/her name will be any contemporaneous writing signed by the claimant. A letter which

authorizes the spouse to file a claim will be accepted in lieu of a power of attorney. But the spouse has no independent right to file the claim except as a survivor of a deceased claimant.

The signature of an agent signing on behalf of the proper claimant is to be written with the proper claimant's name first followed by the authorized representative's name.

Marne TV

October 2004 Schedule

Marne TV can be found on Comcast Cable Channel 16 every weekday.
Tune in to the Marne Report six times a day for the latest from Stewart and Hunter.

5 a.m. Army Newswatch
5:30 a.m. MARNE REPORT
6:30 a.m. Air Force News
7 a.m. Navy News
7:30 a.m. Army Newswatch
8 a.m. MARNE REPORT
9 a.m. Air Force News
9:30 a.m. Navy News
11:30 a.m. Army Newswatch
Noon MARNE REPORT

1 p.m. Air Force News
4:30 p.m. Navy News
5 p.m. MARNE REPORT
6 p.m. Army Newswatch
6:30 p.m. Air Force News
7 p.m. Navy News
10 p.m. MARNE REPORT
11 p.m. Army Newswatch
Midnight MARNE REPORT

SOMEONE
SPILLED
THE
BEANS!



Classifieds
Really
Work!

No matter what you want
to buy or sell, the
Classifieds are your
forum. Call our friendly
ad takers from
8:30 a.m. to 5 p.m.

THE
FRONTLINE
Call
368-0526
to place
your ad
today!

AAFES makes holiday gift-giving easier

Capt. Diane Weed

HQ AAFES Public Affairs

The holidays are right around the corner and deployed troops have enough on their minds without having to worry about how to get the perfect gifts for their loved ones.

The Army & Air Force Exchange Service takes the stress out of holiday shopping with OPERATIONS Forward Thanksgiving and Forward Santa.

"The goal of this program is to assist those serving downrange with their holiday shopping and, hopefully, make them feel a little closer to their family and friends during the holidays," said Patty Dromey, AAFES' catalog and e-commerce manager. Forward Thanksgiving and Forward Santa programs are specifically designed for deployed troops. Flyers listing various gift items will be

available at downrange AAFES stores for troops to pick up. All the deployed person would need to do is check off which items they want and take the completed flyer to an AAFES associate no later than Nov. 10.

Deployed service members can also call 1-214-583-5614, mention that they're deployed to OIF/OEF, and get specialized assistance placing holiday orders. Calls and orders must be placed no later than Nov. 17.

The third option for deployed

troops wanting to take care of their holiday shopping from downrange is to log on to: www.AAFES.com and browse

through the vast assortment of products available through the eX Online store, CentricMall, and virtual vendors. Dromey notes that all items listed specifically for either operation are specially priced. Also, "when putting together the assortment, we tried to make sure we have something for everyone — mom, dad, kids, teens, wife, husband, girlfriend, etc.,"

she said.



Free gift-wrapping on all holiday items is available where applicable and Christmas packages are marked "Do not open until Dec. 25." Take the guesswork out of gift giving by checking out your base/post exchange or eX Online this year.

The Army & Air Force Exchange Service is a joint command of the U.S. Army and U.S. Air Force, and is directed by a Board of Directors who is responsible to the Secretaries of the Army and the Air Force through the Service Chiefs of Staff. AAFES has the dual mission of providing authorized patrons with articles of merchandise and services and of generating non-appropriated fund earnings as a supplemental source of funding for military Morale, Welfare and Recreation (MWR) programs. To find out more about AAFES' history and mission, please visit our Web site at: <http://www.aafes.com/pa/default.asp>.

Paying for a vehicle by allotment

SJA

Q: I'm planning on buying a car for my wife before we deploy and I have heard that the easiest way to pay for it is to set up an allotment to the bank or finance company, is this a good idea?

A: No, although the vast majority of allotments go to the correct destination occasionally the allotment will become misdirected. If this happens you will be in default on your loan although the money will still be coming out of your check.

Q: But if it isn't my fault then nothing can happen to me right?

A: No, unless there is a provision in your contract protecting you from such an event you will be in default and your car can be repossessed and negative information listed on your credit report.

Q: What else can I do, many dealers require an allotment in order to finance the car?

A: You have a couple of options. First, you can negotiate an addition to your finance contract relieving you of liability for default if your allot-

ment becomes lost through no fault of your own. Second, you can authorize a direct withdrawal from your checking or savings account provided you clearly specify the amount authorized for withdrawal.

Q: Sounds complicated, aren't there problems with both of these two approaches?

A: The biggest problem with limiting your liability for an allotment is making sure the contract clause is worded properly. The legal assistance office can assist you in drafting the clause

or reviewing a clause written by the finance company (remember to have the contract reviewed before you sign).

A direct withdrawal from your bank account is a good alternative provided you authorize only a specific amount of money and not "the amount due under the contract" or any other such term. If the bank allows a withdrawal exceeding the amount you authorized then you may be able to recover the additional money from the bank.

Q: I also use allot-

ments to pay other bills and to make investments, should I change these as well?

A: Not necessarily, allotments are a great way to make periodic payments provided you are not required to make the payment each month or be in default on a contract. Therefore if you are saving for retirement or a child's education then an allotment is an excellent tool.

However, if you are paying your mortgage, car or credit card bill then you should take the steps discussed above to limit your liability.

MILITARY PERSONNEL SERVICES DIVISION/ADJUTANT GENERAL POINT OF CONTACTS

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Jacob Umholtz
370-7525

Chief, Casualty Area Command
Hazel Vukovich
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Chief, Reassignment
Processing Branch
Marcia McMullen
370-7514

Chief, Separation/Transition Branch
Melvin Dougherty
767-5602

Chief, Retirement Services Branch
Karen Smith
767-5013

Chief, Hunter Personnel Processing Branch
Martha Guy
352-6840

Dude, where's my car? How to store it during deployment

Capt. Heather Herbert

Claims Judge Advocate

The Marne Express is once again running at super-sonic speeds with Soldiers headed to OIF3. The following are some important measures to add to your ever growing pre-deployment, to-do list.

The Joint Federal Travel Regulation authorizes storage of one POV in connection with deployments depending on the length. There are several things that need to be stressed in order to minimize risk and maximize protection in the event of theft, vandalism or pilferage during transport or storage. Pre-deployment stress levels are high and there are things that get forgotten in the hubbub, but don't forget to protect your stuff so you can come home to the beloved car you left.

Soldiers and units need to make sure a good inspection is performed when the vehicle is taken in. Vehicles should be clean and in good working order when they are turned over. DD Form 788 can be used for this purpose. Make sure even minor scratches and dings are noted. If storing at a commercial facility, they may do their own inspections and have their own forms. Soldiers may refer to the "Storing Your POV" pamphlet on the MTMC website at: www.mtmc.army.mil.

Make sure an inventory is prepared for your POV. The type and quantity of goods placed in a POV during storage are limited to things that are connected with vehicle operation, such as spare tires, jacks and small quantities of tools. Soldiers can make their own list or use DD 788 for this.

Remember, claims services often won't pay for aftermarket upgrades to your POV. You should



carry private insurance for televisions and expensive stereo equipment. Also, claims service will depreciate the value of this equipment, whereas insurance will usually pay to replace the item.

If storage is at a commercial facility, you will need to know what is covered so you can procure additional insurance if needed.

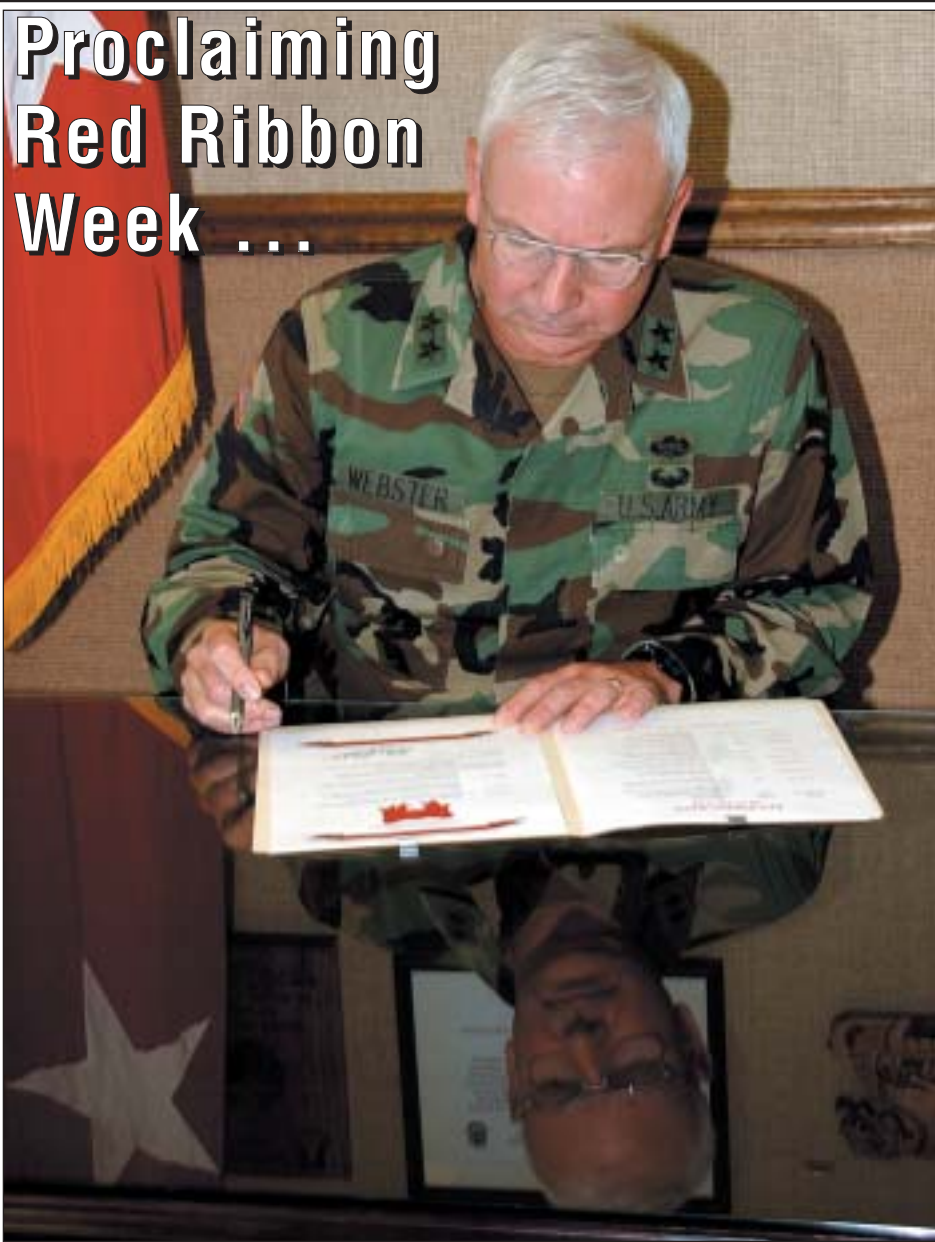
Do not terminate your insurance when you store your vehicle. Although the "Storing Your POV" Pamphlet on the MTMC Web site says it is okay to do this, it is not advised. If your car is financed, lienholders generally require comprehensive insurance for the length of the loan.

Vehicles stored on post should comply with local policy for registration and display current decals if required. If your registration will lapse during the deployment, then you should renew your registration early or give someone you trust a Special Power of Attorney to renew it for you in your absence.

When vehicles are picked up from storage, another thorough inspection should be done. You should do a complete walk-around with an inspector. Open the doors and trunk, and make sure items stored in the car are still there. This prevents claims of later discovered loss and damage. If your car is stored off-post and you drive off before declaring any damages, you will give up your right to seek compensation for any damage from the storage lot.

If you have any questions about the above information, please call the Claims Office at 767-8185.

Proclaiming Red Ribbon Week ...



Pfc. Ricardo Branch

3rd Infantry Division Commander Maj. Gen. William G. Webster signs the proclamation for Red Ribbon week at Building 1 at Stewart Oct. 15. Red Ribbon week, which runs from Oct. 23 through Oct. 31, is a nationwide movement aimed at heightening the awareness of drugs and reducing drug usage in schools and the workplace.